

Information to identify the case:

Debtor 1	<u>Paola Marcela Basualto</u>	Social Security number or ITIN	xxx-xx-2799
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 19-12105-VFP			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Paola Marcela Basualto

6/6/22

By the court: Vincent F. Papalia
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Paola Marcela Basualto
Debtor

Case No. 19-12105-VFP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Jun 06, 2022

User: admin
Form ID: 3180W

Page 1 of 4
Total Noticed: 70

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
++++	Addresses marked '++++' were modified by the USPS Locatable Address Conversion System. This system converts rural route numbers to street addresses.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 08, 2022:

Recip ID	Recipient Name and Address
db	Paola Marcela Basualto, 68 College Place, Ridgefield Park, NJ 07660-2227
518003839	+ Central Credit Services, PO Box 1259, Oaks, PA 19456-1259
518003844	+ ENT Allergy, PO Box 41309, Nashville, TN 37204-1309
518003843	+ Englewood Pathologists PA, PO Box 8069, Englewood, NJ 07631-8069
518003846	+ Glazer & Klamel, Esq., 1207 East Grand St. 3rd floor, Elizabeth, NJ 07201-2328
518003848	++++ HACKENSACK RADIOLOGY GRP, PO BOX 4238, PORTSMOUTH NH 03802-4238 address filed with court:, Hackensack Radiology GRP, PO BOX 6750, Portsmouth, NH 03802
518078055	+ Linebarger Goggan Blair & Sampson, LLP, PO box 90128, Harrisburg, PA 17109-0128
518003850	+ Meaningful Beauty, PO BOX 361448, Des Moines, IA 50336-1448
518003847	+ Michael Guerra, Court Officer, PO Box 1130, Maywood, NJ 07607-7130
518077763	+ NEW JERSEY TURNPIKE AUTHORITY, Mark Schneider, Esq, 1 Turnpike Plaza, P.O Box 5042, Woodbridge NJ 07095-5042
518003851	+ Nassau County, NY, Red Light Camera Division, 998 East Old Country Road Suite C PMB #2, Plainview, NY 11803-4936
518003852	National Indemnity Company, 1314 Douglas Street, Suite 1400, Omaha, NE 68102-1944
518003854	+ New Jersey Motor Vehicle Commission, ATTN: Tool Violation Hearing Unit, PO Box 162, Trenton, NJ 08666-0162
518003855	+ New Jersey Turnpike Authority, P.O. Box 5042, Woodbridge, NJ 07095-5042
518003856	New York City Department of Finance, Red Light Camera Unit, P.O. Box 3641, Church Street Station, New York, NY 10008-3641
518047911	+ New York State Thruway Authority, 200 Southern Blvd., Albany, NY 12201. 12209-2098
518003857	New York State Thruway Authority, 200 Southern Blvd., P.O. Box 189, Albany, NY 12201-0189
518003858	+ Nick's Towing Service Inc, 158 East Passaic Avenue, Rutherford, NJ 07070-2043
518003860	+ Oradell Animal Hospital, 580 Winter Ave, Paramus, NJ 07652-3902
518003861	+ Peter C. Merani, PC, 1001 Avenue of the Americas Suite 1800, New York, NY 10018-5515
518003864	+ Professional Account Management LLC, State Road and Tollway Authority, PO BOX 1520, Milwaukee, WI 53201-1520
518003868	+ SKO Brenner American Inc., 40 Daniel Street, PO Box 230, Farmingdale, NY 11735-0230
518003869	+ SSB INS SRVCS, PO BOX 439016, San Ysidro, CA 92143-9016
518003867	+ Selip & Styliouanou, 10 Forest Avenue - Sutie 300, Paramus, NJ 07652-5242
518003875	The Port Authority of NY & NJ, PO Box 149003, Staten Island, NY 10314
518070327	The Port Authority of New York and New Jersey, 4 WTC, 150 Greenwich st, 24th Floor, New York, NY 10007
518003876	+ Tolls by Mail, PO BOX 15183, Albany, NY 12212-5183
518003877	+ Us Dept Ed, Ecmc/Bankruptcy, Po Box 16408, St Paul, MN 55116-0408

TOTAL: 28

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jun 06 2022 20:42:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jun 06 2022 20:42:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235

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cr	+ EDI: RECOVERYCORP.COM	Jun 07 2022 00:43:00	Synchrony Bank/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518003836	Email/Text: ebnbankruptcy@ahm.honda.com	Jun 06 2022 20:42:00	American Honda Finance, Po Box 168088, Irving, TX 75016
518046193	Email/PDF: bncnotices@becket-lee.com	Jun 06 2022 20:49:26	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518003837	+ Email/PDF: bncnotices@becket-lee.com	Jun 06 2022 20:49:49	Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540
518029561	+ EDI: RECOVERYCORP.COM	Jun 07 2022 00:43:00	Bureaus Investment Group Portfolio No 15 LLC, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
518003838	+ EDI: CAPITALONE.COM	Jun 07 2022 00:43:00	Capital One, Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
518078051	+ Email/Text: bankruptcy.notifications@fisglobal.com	Jun 06 2022 20:42:00	ChexSystems, Attn: Consumer Relations, 7805 Hudson Road, Suite 100, Saint Paul, MN 55125-1703
518003840	+ EDI: CITICORP.COM	Jun 07 2022 00:43:00	Costco Go Anywhere Citicard, Centralized Bk/Citicorp Credit Card Svcs, Po Box 790040, St Louis, MO 63179-0040
518003841	+ EDI: CCS.COM	Jun 07 2022 00:43:00	Credit Collections Services, Attention: Bankruptcy, 725 Canton Street, Norwood, MA 02062-2679
518698698	+ Email/PDF: creditonebknottifications@resurgent.com	Jun 06 2022 20:49:40	Credit One Bank, PO Box 98875, Las Vegas, NV 89193-8875
518003842	Email/Text: BKRPY@DitcheyGeiger.com	Jun 06 2022 20:41:00	Ditchey Geiger, LLC, 2728 Euclid Avenue, Suite 201, Cleveland, OH 44115
518003879	+ EDI: CITICORP.COM	Jun 07 2022 00:43:00	Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040
518169423	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Jun 06 2022 20:42:00	Deutsche Bank National Trust Company, c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250
518003845	+ Email/Text: bankruptcydepartment@tsico.com	Jun 06 2022 20:42:00	EOS CCA, 700 Longwater Drive, Norwell, MA 02061-1624
518078052	^ MEBN	Jun 06 2022 20:40:58	Early Warning Services, 16552 N 90th St #100, Scottsdale, AZ 85260-1619
518078053	^ MEBN	Jun 06 2022 20:41:10	Equifax, P.O. Box 740241, Atlanta, GA 30374-0241
518078054	^ MEBN	Jun 06 2022 20:41:44	Experian, P.O. Box 2002, Allen, TX 75013-2002
518078050	EDI: JPMORGANCHASE	Jun 07 2022 00:43:00	Chase, PO Box 15153, Wilmington, DE 19886
518698699	+ Email/PDF: resurgentbknottifications@resurgent.com	Jun 06 2022 20:49:34	LVNV Funding LLC, 200 Meeting Street, Ste #206, Greenville, SC 29615-5833
518167026	Email/PDF: resurgentbknottifications@resurgent.com	Jun 06 2022 20:49:35	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518003849	+ Email/Text: houston_bankruptcy@LGBS.com	Jun 06 2022 20:42:00	Linebarger Goggan Blair & Sampson, LLP, 1301 Travis Street, Suite 210, Houston, TX 77002-7430
518003853	Email/Text: DL-NJEZPASS-Bankruptcies@conduent.com	Jun 06 2022 20:42:00	New Jersey E-zpass, 375 McCarter Highway (Route 21), Newark, NJ 07114
518198110	EDI: NAVIENTFKASMDOE.COM	Jun 07 2022 00:43:00	Navient Solutions, LLC. on behalf of, Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635
518003859	+ EDI: PINNACLE.COM		

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		Jun 07 2022 00:43:00	Northland Group Inc., PO Box 390905, Minneapolis, MN 55439-0905
518003862	Email/Text: signed.order@pfwattorneys.com		
		Jun 06 2022 20:41:00	Pressler & Pressler, LLP, 7 Entin Road, Parsippany, NJ 07054
518003863	+ Email/Text: bankruptcy@proconsrv.com		
		Jun 06 2022 20:42:00	Pro Consulting Services, Inc., PO BOX 66510, Houston, TX 77266-6510
518078056	+ Email/Text: Triage_Bankruptcy_Notices@progressive.com		
		Jun 06 2022 20:42:00	Progressive, PO Box 7247, Philadelphia, PA 19170-0001
518003865	+ EDI: RMCB.COM		
		Jun 07 2022 00:43:00	RMCB, PO BOX 1235, Elmsford, NY 10523-0935
518003866	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com		
		Jun 06 2022 20:42:00	Select Portfolio Servicing, Inc, Po Box 65250, Salt Lake City, UT 84165-0250
518003870	EDI: RMSC.COM		
		Jun 07 2022 00:43:00	Synchrony Bank, P.O. Box 105972, Atlanta, GA 30348-5972
518006312	+ EDI: RMSC.COM		
		Jun 07 2022 00:43:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518003871	+ EDI: RMSC.COM		
		Jun 07 2022 00:43:00	Synchrony Bank/Banana Republic, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
518003872	+ EDI: RMSC.COM		
		Jun 07 2022 00:43:00	Synchrony Bank/Care Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
518156940	+ Email/Text: bncmail@w-legal.com		
		Jun 06 2022 20:42:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
518003873	+ EDI: WTRRN BANK.COM		
		Jun 07 2022 00:43:00	Target, C/O Financial & Retail Svcs, Mailstopn BT POB 9475, Minneapolis, MN 55440-9475
518003874	+ EDI: PRATHEBUR		
		Jun 07 2022 00:43:00	The Bureaus Inc, 650 Dundee Rd, Suite 370, Northbrook, IL 60062-2757
518078057	^ MEBN		
		Jun 06 2022 20:41:26	TransUnion, P.O. Box 2000, Crum Lynne, PA 19022
518153727	+ EDI: AIS.COM		
		Jun 07 2022 00:43:00	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518003878	+ EDI: VERIZONCOMB.COM		
		Jun 07 2022 00:43:00	Verizon, PO Box 4003, Acworth, GA 30101-9004
518003880	+ Email/Text: bankruptcy@wrightexpress.com		
		Jun 06 2022 20:42:00	Wright Express, 123 Darling Ave, South Portland, ME 04106-2301

TOTAL: 42

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518003835	##+	Alliance One, 6565 Kimball Drive Suite 200, Gig Harbor, WA 98335-1206

TOTAL: 0 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the

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complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 08, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 6, 2022 at the address(es) listed below:

Name	Email Address
Andrew M. Lubin	on behalf of Creditor Deutsche Bank National Trust Company as Trustee, on behalf of the holders of the J.P. Morgan Mortgage Acquisition Trust 2007-CH4 Asset Backed Pass-Through Certificates, Series 2007-CH4 nj-ecfmail@mwc-law.com, alubin@milsteadlaw.com
Denise E. Carlon	on behalf of Creditor Deutsche Bank National Trust Company as Trustee, on behalf of the holders of the J.P. Morgan Mortgage Acquisition Trust 2007-CH4 Asset Backed Pass-Through Certificates, Series 2007-CH4 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
John F. Murano	on behalf of Debtor Paola Marcela Basualto john@muranoroth.com vicky@muranoroth.com;muranojr90959@notify.bestcase.com
Marie-Ann Greenberg	magecf@magtrustee.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5